THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) As per Reserve Bank of India, the population group-wise deposit accounts of scheduled commercial banks including Regional Rural Banks as of 31st March 2005 were as follows:

(No. in Lakhs)

Population Group	Total Number of Accounts
Rural	1419.08
Semi-urban	1251.98
Urban	1013.76
Metropolitan	983.10
All India	4667.92

(c) An institutional Credit delivery meachanism is already in place in India to extend credit to large number of borrowers including the poor. The reach of these institutions is being further increased through various policy measures by the Government/RBI such as the Business Correspondent and Business Facilitator models and SHG-Bank Linkage Programme. These SHGs are linked to the banks as India has a large network of bank branches even in the rural areas. In the budget for 2007-08 it has been announced to establish a Financial Inclusion Fund with NABARD for meeting the cost of developmental and promotional interventions for Financial Inclusion. Further, it has also been announced to establish a Financial Inclusion Technology Fund to meet the cost of Technology adoption. Each fund will have an overall corpus of Rs. 500 crore, with initial funding to be contributed by Central Government, RBI and NABARD.

Black listing of investment companies

†1529. SHRI SATYAVRAT CHATURVEDI:
SHRI C. RAMACHANDRAIAH:
SHRI MOTILAL VORA:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the terrorist outfits are manipulating Indian stock markets to raise funds for their operations;

†Original notice of the question was received in Hindi

(b) if so, what is the magnitude of the manipulation and what steps Government have initiated to plug the nefarious activities;

(c) how many investment companies/companies/investors promoters/ business enterprises/real estate agencies/shipping companies have been black-listed; and

(d) what precautionary steps have been proposed to check the misuse of legitimate banking channels by these outfits?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (d) Information is being collected and shall be placed on the Table of the House.

Loans to Agriculture and Small Scale Sector

†1530. DR. MURLI MANOHAR JOSHI:
SHRI RAM JETHMALANI:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the annual growth rate of loans given to agricultural, industrial and small scale sector by the public sector banks in the country upto October, 2006 has remained less than the annual growth rate of other sectors such as, retail loans, trade loans, real estate loans, etc; and

(b) if so, the details thereof and the percentage of loans out of the total loans provided to all the above sectors during the year, 2005-06 and from April, 2006 to September, 2006?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) In 2005-06 the credit flow to agriculture sector was Rs. 1,80,486 crore as against the disbursement in 2004-05 of Rs. 1,25,309 crore thereby registering a growth of 44%. Again, in the small scale sector the loan outstanding or Rs. 74,588 crore as on 18.3.2005 grew to Rs. 90,239 as on 31.3.2006 crore registering a growth of 21%. The outstanding loans in the retail portfolio-comprising housing loans, loans for consumer durables, credit card receivables, auto loans and other personal loans-of all banks *vis-a-vis* March, 2005 and 2006 registered a growth rate of 40.9% The details are as under:

†Original notice of the question was received in Hindi